



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

January, 2009
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Q: I am currently enrolled in a Medicare Advantage plan, and I am not happy with it. Can I change to a different kind of plan?

Medicare Advantage Plans are health plan options (like an HMO or PPO) approved by Medicare and offered by private companies. These plans are part of Medicare and are sometimes called “Part C” or “MA Plans.” Medicare pays a fixed amount for your care every month to the companies offering Medicare Advantage Plans. These companies must follow rules set by Medicare. Medicare Advantage Plans provide your Medicare health coverage and usually Medicare drug coverage. They aren’t supplemental insurance.

Besides a Medicare Advantage Plan, your other options include Original Medicare, Medicare Supplement plans, and Part D (prescription drug coverage).

You can add, join, or switch a Medicare Advantage Plan when you first become eligible for Medicare (3 months before you turn 65 to 3 months after).

You can also add, join, or switch a Medicare Advantage Plan due to a disability. This time frame begins 3 months before and ends 3 months after your 25th

month of disability.

There is one time during the year that any Medicare beneficiary is eligible to add, join or drop a Medicare Advantage Plan. November 15 through December 31 is an open enrollment period when you will be able to drop your Advantage plan and switch to another type of coverage.

From January 1 through March 31, you’ll have another Open Enrollment Period if you want to change your Medicare Advantage Plan. If your Medicare Advantage plan includes Part D, you can switch to a different MA plan with Part D coverage. You also can switch from Original Medicare to an MA plan as long as you don’t add or drop drug coverage. (see chart below).

There are a few other circumstances that may allow you to add, switch, or drop a Medicare Advantage Plan.

Those include:

- if you move out of your plan’s service area
- if you have both Medicare and Medicaid
- if you qualify for “extra help” also known as Low Income Subsidy (LIS)

One item to note for those who are considering joining a Medicare Advantage Plan: If you have ESRD (permanent kidney failure requiring dialysis or a kidney transplant) and you have Original Medicare, you may join a Medicare Prescription Drug Plan. However, you usually can’t join a Medicare Advantage Plan.

If you have any questions about your Medicare Advantage plan or any other Medicare related questions, contact SHIP (State Health Care Insurance Assistance Program) for unbiased assistance at 1-800-452-4800.

If you have . . .	You can join . . .	You CANNOT join . . .
MA plan with prescription drug coverage (MAPD)	Another MAPD or switch to Original Medicare & PDP or an PFFS & an PDP	An MA-only or switch to Original Medicare only
MA plan with no drug coverage (MA-only)	Another MA-only or switch to Original Medicare only	An MAPD or switch to Original Medicare & PDP
Original Medicare & a Medicare Prescription Drug plan (PDP)	An MAPD or an PFFS and the same PDP	An MA-only or switch to another PDP
Original Medicare	An MA-only	An MAPD or join a PDP

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.